

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 10-36131-KLP
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michelle Delores Hawkins
5907 Amherst St.
Richmond, VA 23231

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-8142

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Michelle Delores Hawkins is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: May 7, 2015

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Michelle Delores Hawkins
 Debtor

Case No. 10-36131-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: mullert
 Form ID: B18W

Page 1 of 3
 Total Noticed: 66

Date Rcvd: May 07, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2015.

db +Michelle Delores Hawkins, 5907 Amherst St., Richmond, VA 23231-4009
 cr +BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME, c/o SHAPIRO & BURSON, LLP,
 236 Clearfield Ave, Ste 215, Virginia Beach, VA 23462-1893
 9930752 +Allied Cash, 4388 South Laburnum Avenue, Henrico, VA 23231-2418
 9930753 +Allied Interstate, PO Box 369008, Re: Black Expressions, Columbus, OH 43236-9008
 9930754 +American Family Fitness, Corporate Office, 4435 Waterfront Drive, #304,
 Glen Allen, VA 23060-6166
 10047708 +BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME, BANKRUPTCY DEPARTMENT,
 MAIL STOP CA6-919-01-23, 400 NATIONAL WAY, SIMI VALLEY, CA 93065-6414
 9930757 +BACHOMELNS, 450 Amercian Street, Simi Valley, CA 93065-6285
 11860946 Bank of America, N.A., PO Box 660933, Dallas, TX 75266-0933
 12379226 #+Bank of America, NA, Mail Stop CA6-919-01-23, 400 National Way,
 Simi Valley, CA 93065-6414
 9930759 Black Expressions, Attn: Yes Solutions, PO BOX 916404, Indianapolis, IN 46291-6404
 10128705 Boleman Law Firm, P.C., P.O. Box 11588, Richmond, VA 23230-1588
 10129611 Bon Secours Memorial Reg Med Ctr, c/o Greer P. Jackson, Jr., Esq.,
 Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704
 9930762 +CB Farubau, Re: Jostens Inc., 328-A Central Avenue, Faribault, MN 55021-5390
 9930766 ++CONTINENTAL EMERGENCY SERVICES, 111 BULIFANTS BLVD, STE B, WILLIAMSBURG VA 23188-5711
 (address filed with court: Continental Emergency Services, P.O. Box 3648,
 Williamsburg, VA 23187-0000)
 9930763 +Childrens Hospital, RE: Bankruptcy, 2924 Brook Road, Richmond, VA 23220-1215
 9930764 +Columbia House, Attn: Bankruptcy Dept, 1400 N. Fruitridge Ave.,
 Terre Haute, IN 47804-1776
 9930767 Credit Control Corporation, Re: MCV Hospital, PO Box 100570, Newport News, VA 23612-0000
 9930768 +DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion VA Power, Attn: Bankruptcy Group, P.O. Box 26666,
 Richmond, VA 23261-0000)
 9930769 E Care, 15225 104th Avenue, Surrey, BC V3R 6Y8, Canada
 9930770 +Elastic, Urban Trust Bank, P.O. Box 3258, Arlington, VA 22203-0258
 12172013 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
 9930772 First Bank of Delaware, 50 S 16th Street, Suite 2400, Philadelphia, PA 19102-2526
 9930776 +H&R Block Bank, P.O. Box 5170, Simi Valley, CA 93062-5170
 9930777 Henrico County, Tax Assessment Personal Prop, PO Box 3369, Henrico, VA 23228-9769
 9930778 +James E. Shadbolt D.P.M., 110 N. Robinson Street,, STE 100, Richmond, VA 23220-4459
 10015105 MCV HOSPITAL, P O BOX 980462, RICHMOND, VA 23298-0462
 9930779 MCV Hospitals, Attn: Bankruptcy Dept, P.O. Box 980462, Richmond, VA 23298-0462
 10161700 +MCV Physicians, c/o Parrish and Lebar, LLP, 5 E. Franklin St., Richmond VA 23219-2105
 9930781 MCV Physicians, RE: Bankruptcy, P.O. Box 91747, Richmond, VA 23291-1747
 9930780 +MCV Physicians, Re: Bankruptcy, PO Box 758721, Baltimore, MD 21275-8721
 9930796 ++MEDICAL COLLEGE OF VIRGINIA MCV HOSPITAL, PO BOX 980462, RICHMOND VA 23298-0462
 (address filed with court: VCU Health System, 701 E. Franklin St., 13th Floor,
 Richmond, VA 23219-0000)
 9930782 +Memorial Regional Medical Cent, P.O. Box 28538, Richmond, VA 23228-8538
 9930783 National Recovery Agency, 2491 Paxton Street, Re: Columbia House,
 Harrisburg, PA 17111-1036
 9930784 Oxmoor House, P.O. Box 11090, Des Moines, IA 50336-1090
 9930785 +Parrish and Lebar, RE: MCV, 5 East Franklin Street, Richmond, VA 23219-2105
 10061419 +Patient First, Attn: Patient Accounts, 5000 Cox Road, Suite 100,
 Glen Allen, VA 23060-9263
 9930788 SKO Brenner American, 40 Daniel St, PO BOX 230, Farmingdale, NY 11735-0230
 9930787 +Sheltering Arms Hospital, 8254 Atlee Road, Mechanicsville, VA 23116-1844
 9932137 +U.S. Attorney, 600 E. Main St., 18th Flr, Richmond, VA 23219-2430
 9930792 UAS/MRU, 1114 AV. Of Americas 30 Flr, New York, NY 10036-0000
 9930794 +US Dept. of Education, P.O. Box 105028, Atlanta, GA 30348-5028
 10073061 United States Department of Education, Direct Loan Servicing Center, P.O. Box 5609,
 Greenville, TX 75403-5609
 9930795 +VCU Child Development Ctr, P.O. Box 842510, Richmond, VA 23284-2510
 9930798 +Virginia State Employee Loan, P.O. Box 90010, Richmond, VA 23225-9010

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

9954120 EDI: AIS.COM May 08 2015 01:38:00 American Infosource Lp As Agent for,
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 9930755 +EDI: AMSHER.COM May 08 2015 01:38:00 Amsher Collection Serv, 600 Beacon Pkwy W, Suite 300,
 Re: T-Mobile, Birmingham, AL 35209-3114
 9930758 EDI: BANKAMER.COM May 08 2015 01:38:00 Bank of America, PO Box 15026,
 Wilmington, DE 19850-5026
 9990927 +EDI: OPHSUBSID.COM May 08 2015 01:38:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 9930761 E-mail/Text: bankruptcy@cashcall.com May 08 2015 01:51:59 CashCall, P.O. Box 66007,
 Anaheim, CA 92816-0000
 9930760 EDI: CAPITALONE.COM May 08 2015 01:38:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083

District/off: 0422-7

User: mullert
Form ID: B18W

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Total Noticed: 66

Date Rcvd: May 07, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

9981044 EDI: RESURGENT.COM May 08 2015 01:38:00 CashCall Inc, c/o B-Line, LLC, MS 550,
PO Box 91121, Seattle, WA 98111-9221
9930765 +E-mail/Text: crbankruptcy@commrad.com May 08 2015 01:51:35 Commonwealth Radiology,
Re: Bankruptcy, 1508 Willow Lawn Dr, Ste 117, Richmond, VA 23230-3421
9930771 +EDI: CONVERGENT.COM May 08 2015 01:38:00 ER Solutions Re: T-Mobile, 800 SW 39th Street,
PO Box 9004, Renton, WA 98057-9004
9930774 +EDI: FSAE.COM May 08 2015 01:38:00 FirstSource Advantage, Re: MCV, P.O. Box 628,
Buffalo, NY 14240-0628
9930773 E-mail/Text: bankruptcy@firstpointcollectionresources.com May 08 2015 01:51:49
Firstpoint Collection Resource, Re: Childrens Hospital, P.O. Box 26140,
Greensboro, NC 27402-6140
10186849 E-mail/Text: bankruptcy@co.henrico.va.us May 08 2015 01:51:41 HENRICO COUNTY, VIRGINIA,
RHYSA GRIFFITH SOUTH, ASSISTANT COUNTY ATTORNEY, P.O. BOX 90775,
HENRICO, VIRGINIA 23273-0775
11135567 EDI: RESURGENT.COM May 08 2015 01:38:00 LVNV Funding LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
9930751 +E-mail/Text: ustpregion04.rh.ecf@usdoj.gov May 08 2015 01:51:04 Office of the US Trustee,
701 E. Broad Street, Room 4304, Richmond, VA 23219-1885
9930786 +E-mail/Text: colleen.atkinson@rmscollect.com May 08 2015 01:52:00 Patient First,
Receivables Management Systems, PO Box 8630, Richmond, VA 23226-0630
9930789 EDI: AISTMBL.COM May 08 2015 01:38:00 T-Mobile, Re: Bankruptcy, P.O. Box 37380,
Albuquerque, NM 87176-7380
10015505 +E-mail/Text: bncmail@w-legal.com May 08 2015 01:51:16 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
9930790 +EDI: WTRRNBNK.COM May 08 2015 01:38:00 Target, Bankruptcy Department, PO Box 1327,
Minneapolis, MN 55440-1327
9930793 +EDI: URSI.COM May 08 2015 01:38:00 United Recovery Systems, Inc., 5800 North Course Drive,
Re: Capital One, Houston, TX 77072-1613
11714840 +EDI: OPHSUBSID.COM May 08 2015 01:38:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
9930797 +EDI: VACU.COM May 08 2015 01:38:00 Virginia Credit Union, Attn: Barbara Bowles,
P.O. Box 90010, Richmond, VA 23225-9010
11512425 +E-mail/Text: bkr@taxva.com May 08 2015 01:51:53 Virginia Dept of Taxation, P.O. Box 2156,
Richmond, VA 23218-2156

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A.
cr* LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
11714841* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
9930756 ###Associated Credit Exchange, In, 5151 N. Harlem Avenue, Ste 201,
Re: Memorial Regional Medical, Chicago, IL 60656-3686
9930775 ###Greenlight Funding Group, P.O. Box 8736, Prairie Village, KS 66208-0736
9962425 ###MCV Physicians, 1605 Rhoadmiller Street, Richmond, VA 23220-1106
9930791 ###Transworld Systems Inc., Re: Continental Emer Serv, 4560 South Blvd., Suite 100,
Virginia Beach, VA 23452-1160

TOTALS: 1, * 3, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
bankruptcy rules and the Judiciary's privacy policies.**

Date: May 09, 2015

Signature: /s/Joseph Speetjens

District/off: 0422-7

User: mullert
Form ID: B18W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2015 at the address(es) listed below:

Brandon R. Jordan on behalf of Creditor Bank of America, N.A. bjordan@siwpc.com,
drubin@siwpc.com;ewhite@siwpc.com;klane@siwpc.com;jmuncy@siwpc.com;mfreeman@siwpc.com;ecfval@siwpc.com;ecfva2@siwpc.com;ecfva3@siwpc.com
Laura Taylor Alridge on behalf of Debtor Michelle Delores Hawkins ecf@bolemanlaw.com,
ecfbackup@bolemanlaw.com
Mark C. Leffler on behalf of Debtor Michelle Delores Hawkins ecf@bolemanlaw.com,
ecfbackup@bolemanlaw.com
Patrick Thomas Keith on behalf of Debtor Michelle Delores Hawkins ecf@bolemanlaw.com,
ecfbackup@bolemanlaw.com
Susan C. Meyer on behalf of Creditor Bank of America, N.A. vabecf@logs.com
Suzanne E. Wade station08@ricva.net, ecfsummary@ricva.net
Trenita J. Stewart on behalf of Creditor BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME
LOANS SERVICING, LP vabecf@logs.com
Veronica D. Brown-Moseley on behalf of Debtor Michelle Delores Hawkins ecf@bolemanlaw.com,
ecfbackup@bolemanlaw.com

TOTAL: 8